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File 347:JAPIO Nov 1976-2004/Feb(Updated 040607)
(c) 2004 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2004/Jun W01
(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040603,UT=20040527
(c) 2004 WIPO/Univentio
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200435
(c) 2004 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
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File 120:U.S. Copyrights 1978-2004/Jun 08
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(c) 2004 The New York Times
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(c)2004 Info.Sources Inc
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(c) 2004 American Economic Association
File 9:Business & Industry(R) Jul/1994-2004/Jun 08
(c) 2004 The Gale Group
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File 20:Dialog Global Reporter 1997-2004/Jun 09
(c) 2004 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2004/Jun 09
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Jun 09
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File 476:Financial Times Fulltext 1982-2004/Jun 09
(c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Jun 09
(c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Jun 09
(c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jun 07
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(c) 2004 McGraw-Hill Co. Inc
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(c) 2004 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2004/Jun 08
(c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
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(c) 1999 PR Newswire Association Inc
File 267:Finance & Banking Newsletters 2004/Jun 07
(c) 2004 The Dialog Corp.
File 268:Banking Info Source 1981-2004/May W4
(c) 2004 ProQuest Info&Learning
File 625:American Banker Publications 1981-2004/Jun 09
(c) 2004 American Banker
File 626:Bond Buyer Full Text 1981-2004/Jun 09
(c) 2004 Bond Buyer
File 13:BAMP 2004/May W3
(c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/May W5
(c) 2004 The Gale Group

Set	Items	Description
S1	11	AU='BROADBENT D':AU='BROADBENT D F'
S2	12	AU='BROADBENT DAVID':AU='BROADBENT DAVID F'
S3	16	AU='BROADBENT, D':AU='BROADBENT, D.'
S4	2	AU='BROADBENT, D.A.'
S5	12	AU='BROADBENT, DAVE':AU='BROADBENT, DAVID'
S6	64	AU='COOK R'
S7	95	AU='COOK R L'
S8	2	AU='COOK R.'
S9	1	AU='COOK R. LEWIS'
S10	8	AU='COOK REDGE L'
S11	1	AU='COOK REGINALD LANSING'
S12	7	AU='COOK, R'
S13	703	AU='COOK, R.':AU='COOK, R. (EDITOR)'
S14	53	AU='COOK, R. L':AU='COOK, R. LANCE'
S15	91	AU='COOK, R.L.'
S16	0	AU='COOK, REDGE'
S17	15	AU='COOK, REGINALD L.':AU='COOK, REGINALD LANSING'
S18	25	AU='COLEMAN P'
S19	3	AU='COLEMAN P B'
S20	1	AU='COLEMAN P.B.'
S21	14	AU='COLEMAN PAUL':AU='COLEMAN PAUL B'
S22	3	AU='COLEMAN, P'
S23	257	AU='COLEMAN, P.'
S24	4	AU='COLEMAN, P. B.'
S25	21	AU='COLEMAN, PAUL'
S26	10	AU='COLEMAN, PAUL, 1941-':AU='COLEMAN, PAUL, 1974-'
S27	13	AU='HARTEN W':AU='HARTEN WILLIAM S'
S28	0	AU='HARTEN, WILLIAM'
S29	1413	S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 - OR S11 OR S12 OR S13 OR S14 OR S15 OR S16 OR S17 OR S18 OR S19 OR S20 OR S21 OR S22 OR S23 OR S24 OR S25 OR S26 OR S27 OR S- 28
S30	211	S29 FROM 347,348,349,350,371
S31	16	IC=G06F-017?
S32	16	S30 AND S31
S33	12	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S34	12	S30 AND S33
S35	20	S32 OR S34
S36	20	IDPAT (sorted in duplicate/non-duplicate order)
S37	16	IDPAT (primary/non-duplicate records only)
S38	1202	S29 NOT S30
S39	0	S33 AND S38
S40	83	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CI-

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S41	63	S38 AND S40
S42	236	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI- LE? ? OR (DATA OR INFORMATION) () (BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR INFORMATION OR DATA OR RDBMS OR DBMS OR OODB OR INDEX
S43	19	S41 AND S42
S44	11	S43 NOT PY>2000
S45	11	S44 NOT PD=20000315:20040731
S46	10	RD (unique items)
S47	26	S37 OR S46

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47/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01498664

AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
SYSTEME D'INTERFACE POUR UN MOTEUR DE COMPLIANCE D'UN INITIATEUR DE PRETS
HYPOTHECAIRES

PATENT ASSIGNEE:

Onepipeline.com, (3876820), Old Mill Corporate Center, 6322 South 3000
East, Suite 200, Salt Lake City, UT 84121, (US), (Applicant designated
States: all)

INVENTOR:

BROADBENT, David, F. , 1733 Oak Springs Drive, Salt Lake City, UT 84108,
(US)

COOK, Redge, L. , 8875 Alta Canyon Drive, Sandy, UT 84093, (US)

HARTEN, William, S. , 888 West 2000 South, Woods Cross, UT 84087, (US)

LAKE, Craig, J., 1413 West 8230 South, West Jourdan, UT 84088, (US)

PATENT (CC, No, Kind, Date):

WO 2002073363 020919

APPLICATION (CC, No, Date): EP 2002721392 020313; WO 2002US7634 020313

PRIORITY (CC, No, Date): US 804943 010313

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-001/00

NOTE:

Onepipeline.com, (3876820), Old Mill Corporate Center, 6322 South 3000
East, Suite 200, Salt Lake City, UT 84121, (US); COMMUNICATION PURSUANT
TO RULE 69(1) EPC (EPO FORM 1205A DATED 19-01-2004)

LANGUAGE (Publication,Procedural,Application): English; English; English

AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE

INVENTOR:

BROADBENT, David, F ...

...US)

COOK, Redge, L ...

...US)

HARTEN, William, S ...

47/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01353795

METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM
SYSTEM UND APPARAT FUR EIN SYSTEM ZUR VERWALTUNG VON KREDITEN UND
HYPOTHEKEN

PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES

PATENT ASSIGNEE:

Onepipeline.com, (3876820), Old Mill Corporate Center, 6322 South 3000
East, Suite 200, Salt Lake City, UT 84121, (US), (Applicant designated
States: all)

INVENTOR:

BROADBENT, David, F. , 1733 Oak Springs Drive, Salt Lake City, UT 84108,
(US)

COOK, Redge, L. , 8875 Alta Canyon Drive, Sandy, UT 84093, (US)

COLEMAN, Paul, B. , 412 East Thornberry Drive, Draper, UT 84020, (US)

HARTEN, William, S. , 888 West 2000 South, Woods Cross, UT 84087, (US)

PATENT (CC, No, Kind, Date):

WO 2001069491 010920

APPLICATION (CC, No, Date): EP 2001918473 010309; WO 2001US7536 010309

PRIORITY (CC, No, Date): US 189635 P 000314; US 645799 000824
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
LANGUAGE (Publication,Procedural,Application): English; English; English

METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM

INVENTOR:

BROADBENT, David, F ...

...US)

COOK, Redge, L ...

...US)

COLEMAN, Paul, B ...

...US)

HARTEN, William, S ...

INTERNATIONAL PATENT CLASS: G06F-017/60

47/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01353221

A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
VERFAHREN UND APPARAT FUR EIN SYSTEM ZUM UBERPRUFEN DER EINWILLIGUNG DES
KREDITGEBERS
PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE
PRET HYPOTHECAIRE

PATENT ASSIGNEE:

Onepipeline.com, (3876820), Old Mill Corporate Center, 6322 South 3000
East, Suite 200, Salt Lake City, UT 84121, (US), (Applicant designated
States: all)

INVENTOR:

BROADBENT, David, F. , 1733 Oak Springs Drive, Salt Lake City, UT 84108,
(US)

COOK, Redge, L. , 8875 Alta Canyon Drive, Sandy, UT 84093, (US)

COLEMAN, Paul, B. , 412 East Thornberry Drive, Draper, UT 84020, (US)

HARTEN, William, S. , 888 West 2000 South, Woods Cross, UT 84087, (US)

PATENT (CC, No, Kind, Date):

WO 2001069489 010920

APPLICATION (CC, No, Date): EP 2001913357 010309; WO 2001US7524 010309

PRIORITY (CC, No, Date): US 189635 P 000314; US 645217 000824

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LANGUAGE (Publication,Procedural,Application): English; English; English

A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE

INVENTOR:

BROADBENT, David, F ...

...US)

COOK, Redge, L ...

...US)

COLEMAN, Paul, B ...

...US)

HARTEN, William, S ...

INTERNATIONAL PATENT CLASS: G06F-017/60

47/3, K/10 (Item 6 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014132114 **Image available**
WPI Acc No: 2001-616325/200171
Related WPI Acc No: 2001-616327; 2002-643726; 2002-657973
XRPX Acc No: N01-459744

Mortgage loan processing procedure generating method using Internet,
involves distributing tasks required to process a mortgage loan
according to federal and state law, to systems capable of performing the
tasks

Patent Assignee: ONEPIPELINE.COM (ONEP-N); BROADBENT D F (BROA-I); COOK R L
(COOK-I); HARTEN W S (HART-I); LAKE C J (LAKE-I)
Inventor: BROADBENT D F ; COOK R L ; HARTEN W S ; LAKE C J ; COLEMAN P B

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169489	A2	20010920	WO 2001US7524	A	20010309	200171 B
US 20010037287	A1	20011101	US 2000189635	P	20000314	200172
			US 2000645217	A	20000824	
			US 2000645799	A	20000824	
			US 2001804942	A	20010313	
US 20010047326	A1	20011129	US 2000189635	P	20000314	200202
			US 2000645217	A	20000824	
			US 2001804943	A	20010313	
AU 200142029	A	20010924	AU 200142029	A	20010309	200208

Priority Applications (No Type Date): US 2000645217 A 20000824; US
2000189635 P 20000314; US 2000645799 A 20000824; US 2001804942 A 20010313
; US 2001804943 A 20010313

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200169489 A2 E 135 G06F-017/60
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
US 20010037287 A1 G06F-017/60 Provisional application US 2000189635

CIP of application US 2000645217
CIP of application US 2000645799
US 20010047326 A1 G06F-017/60 Provisional application US 2000189635
CIP of application US 2000645217
AU 200142029 A G06F-017/60 Based on patent WO 200169489

Mortgage loan processing procedure generating method using Internet,
involves distributing tasks required to process a mortgage loan
according to federal and state law, to systems capable of performing the
tasks

Inventor: BROADBENT D F ...

... COOK R L ...

... HARTEN W S ...

... COLEMAN P B

Abstract (Basic):

... Different tasks required to process the mortgage loan

according to federal or state law, are generated on receiving a request to process the **mortgage** loan. The tasks are distributed to systems capable of performing the tasks.

- ... a) Compliance engine for automated processing of a **mortgage** loan...
 - ...b) **Mortgage** loan automated processing apparatus...
 - ...d) Recording medium with **mortgage** loan processing program...
 - ...Used in **mortgage** industry for generating and monitoring a set of required procedures involved in moving a **mortgage** loan using Internet...
 - ...Enables automatic generation of required set of tasks for managing **mortgage** loan process by attaching regulatory compliance information...
 - ...Abstract (Equivalent): NOVELTY - Different tasks required to process the **mortgage** loan according to federal or state law, are generated on receiving a request to process the **mortgage** loan. The tasks are distributed to systems capable of performing the tasks...
 - ...a) Compliance engine for automated processing of a **mortgage** loan...
 - ...b) **Mortgage** loan automated processing apparatus...
 - ...d) Recording medium with **mortgage** loan processing program...
 - ...USE - Used in **mortgage** industry for generating and monitoring a set of required procedures involved in moving a **mortgage** loan using Internet...
 - ...ADVANTAGE - Enables automatic generation of required set of tasks for managing **mortgage** loan process by attaching regulatory compliance information...
 - ...NOVELTY - Different tasks required to process the **mortgage** loan according to federal or state law, are generated on receiving a request to process the **mortgage** loan. The tasks are distributed to systems capable of performing the tasks...
 - ...a) Compliance engine for automated processing of a **mortgage** loan...
 - ...b) **Mortgage** loan automated processing apparatus...
 - ...d) Recording medium with **mortgage** loan processing program...
 - ...USE - Used in **mortgage** industry for generating and monitoring a set of required procedures involved in moving a **mortgage** loan using Internet...
 - ...ADVANTAGE - Enables automatic generation of required set of tasks for managing **mortgage** loan process by attaching regulatory compliance information...
- International Patent Class (Main): G06F-017/60

47/AA,AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01498664
AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
SYSTEME D'INTERFACE POUR UN MOTEUR DE COMPLIANCE D'UN INITIATEUR DE PRETS
HYPOTHECAIRES
APPLICATION (CC, No, Date): EP 2002721392 020313; WO 2002US7634 020313
PRIORITY (CC, No, Date): US 804943 010313

47/AA,AN,AZ,TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01498659
METHOD AND APPARATUS FOR AN ADVANCED SPEECH RECOGNITION PORTAL FOR A
MORTGAGE LOAN MANAGEMENT SYSTEM
PROCEDE ET APPAREIL POUR PORTAIL DE RECONNAISSANCE VOCALE DE POINTE D'UN
SYSTEME DE GESTION DE PRET HYPOTHECAIRE
APPLICATION (CC, No, Date): EP 2002721376 020313; WO 2002US7541 020313
PRIORITY (CC, No, Date): US 804942 010313

47/AA,AN,AZ,TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01353795
METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM
SYSTEM UND APPARAT FUR EIN SYSTEM ZUR VERWALTUNG VON KREDITEN UND
HYPOTHEKEN
PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES
APPLICATION (CC, No, Date): EP 2001918473 010309; WO 2001US7536 010309
PRIORITY (CC, No, Date): US 189635 P 000314; US 645799 000824

47/AA,AN,AZ,TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01353221
A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
VERFAHREN UND APPARAT FUR EIN SYSTEM ZUM UBERPRUFEN DER EINWILLIGUNG DES
KREDITGEBERS
PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE
PRET HYPOTHECAIRE
APPLICATION (CC, No, Date): EP 2001913357 010309; WO 2001US7524 010309
PRIORITY (CC, No, Date): US 189635 P 000314; US 645217 000824

47/AA,AN,AZ,TI/5 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014837267
WPI Acc No: 2002-657973/
Automatic loan processing by generating tasks for distribution to
personnel and using voice input for transactions
Local Applications (No Type Date): WO 2002US7541 A 20020313; AU 2002252311
A 20020313
Priority Applications (No Type Date): US 2001804942 A 20010313

47/AA,AN,AZ,TI/6 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014823020
WPI Acc No: 2002-643726/

Automatic loan processing by using automatic compliance engine for
authenticating person submitting request
Local Applications (No Type Date): WO 2002US7634 A 20020313; AU 2002252327
A 20020313
Priority Applications (No Type Date): US 2001804943 A 20010313

47/AA,AN,AZ,TI/7 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014658506
WPI Acc No: 2002-479210/
Customer lead data management system updates profile record based on
customer lead data and distributed updated record based on priority
Local Applications (No Type Date): US 9831443 A 19980226; US 2001921092 A
20010802
Priority Applications (No Type Date): US 9831443 A 19980226; US 2001921092
A 20010802

47/AA,AN,AZ,TI/8 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014277084
WPI Acc No: 2002-097786/
Repetitive graphical data transmission rate reduction method for remote
display device, involves searching fuzzy key when index of graphical data
is not found
Local Applications (No Type Date): WO 2001US17323 A 20010529; AU 200163490
A 20010529; EP 2001937791 A 20010529; WO 2001US17323 A 20010529; EP
2001937791 A 20010529; EP 20035803 A 20010529; EP 20035804 A 20010529; EP
2001937791 A 20010529; EP 20035805 A 20010529; EP 20035806 A 20010529; KR
2002716060 A 20021126; WO 2001US17323 A 20010529; JP 2002501120 A
20010529
Priority Applications (No Type Date): US 2000225217 P 20000814; US
2000207532 P 20000526

47/AA,AN,AZ,TI/9 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014132116
WPI Acc No: 2001-616327/
Automated mortgage loan processing method for real estate service,
involves generating tasks which comprise actions required to process
loan, and distributing tasks to one or more persons
Local Applications (No Type Date): WO 2001US7536 A 20010309; AU 200145548 A
20010309
Priority Applications (No Type Date): US 2000645799 A 20000824; US
2000189635 P 20000314

47/AA,AN,AZ,TI/10 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014132114
WPI Acc No: 2001-616325/
Mortgage loan processing procedure generating method using Internet,
involves distributing tasks required to process a mortgage loan
according to federal and state law, to systems capable of performing the
tasks
Local Applications (No Type Date): WO 2001US7524 A 20010309; US 2000189635
P 20000314; US 2000645217 A 20000824; US 2000645799 A 20000824; US
2001804942 A 20010313; US 2000189635 P 20000314; US 2000645217 A 20000824
; US 2001804943 A 20010313; AU 200142029 A 20010309

Priority Applications (No Type Date): US 2000645217 A 20000824; US
2000189635 P 20000314; US 2000645799 A 20000824; US 2001804942 A 20010313
; US 2001804943 A 20010313

47/AA,AN,AZ,TI/11 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014097319

WPI Acc No: 2001-581533/

**Occupant restraint assembly for a motor vehicle having a belt force
sensor and which ensures safety of child or adult**

Local Applications (No Type Date): WO 2001US2178 A 20010123; US 2000177887
P 20000124; US 2001767973 A 20010123; EP 2001910344 A 20010123; WO
2001US2178 A 20010123; KR 2002709424 A 20020723; US 2000177887 P 20000124
; US 2000177888 P 20000124; US 2001767973 A 20010123; JP 2001553156 A
20010123; WO 2001US2178 A 20010123; US 2000177887 P 20000124; US
2000177888 P 20000124; US 2001767973 A 20010123; US 2003653338 A 20030902
Priority Applications (No Type Date): US 2000177888 P 20000124; US
2000177887 P 20000124; US 2001767973 A 20010123; US 2003653338 A 20030902

47/AA,AN,AZ,TI/12 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012063695

WPI Acc No: 1998-480606/

**Colour matching method for programmed digital computer - involves
providing colour of each colour library in which colour difference
between colour and target colour is lesser than colour difference
tolerance**

Local Applications (No Type Date): US 95408005 A 19950321; US 97826031 A
19970328
Priority Applications (No Type Date): US 95408005 A 19950321; US 97826031 A
19970328

47/AA,AN,AZ,TI/13 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

010514161

WPI Acc No: 1996-011112/

**Associating user-specified behaviour with file of computer- system object
- using computer to interact with user to automatically exhibit desired
behaviour in response to triggering events designated by user**

Local Applications (No Type Date): WO 95US6099 A 19950515; AU 9525903 A
19950515; WO 95US6099 A 19950515; GB 9623810 A 19961113; US 94242973 A
19940516; WO 95US6099 A 19950515; GB 9623810 A 19961113
Priority Applications (No Type Date): US 94242973 A 19940516

47/AA,AN,AZ,TI/14 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

010514159

WPI Acc No: 1996-011110/

**Controlling computer to automatically carry out tasks designated by user
- automating operation of computer to relay sequences of actions and to
delegate performance of tasks to computer such that tasks are carried out
upon occurrence of certain triggering events or at certain times**

Local Applications (No Type Date): WO 95US6078 A 19950515; AU 9525511 A
19950515; EP 95919840 A 19950515; WO 95US6078 A 19950515; JP 95529842 A
19950515; WO 95US6078 A 19950515; EP 95919840 A 19950515; WO 95US6078 A
19950515; DE 625452 A 19950515; EP 95919840 A 19950515; WO 95US6078 A
19950515; US 94242957 A 19940516; US 94242957 A 19940516; US 2002281155 A

20021028
Priority Applications (No Type Date): US 94242957 A 19940516; US 2002281155
A 20021028

47/AA,AN,AZ,TI/15 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

010474105
WPI Acc No: 1995-375425/
Game machine interactive video insertion cartridge mfr. method for retail accountability - involves initiating manufacturing process by scanning bar code from empty box or selection slip and identifying appropriate cartridge
Local Applications (No Type Date): EP 95302958 A 19950501; BR 951866 A 19950428; JP 95107216 A 19950501; US 94237741 A 19940504; EP 95302958 A 19950501; DE 622256 A 19950501; EP 95302958 A 19950501
Priority Applications (No Type Date): US 94237741 A 19940504

47/AA,AN,AZ,TI/16 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

010247669
WPI Acc No: 1995-148924/
Accessing information stored in source library - recording part of digital information stored in source library at first location for processing for subsequent play-back onto recording medium at second location
Local Applications (No Type Date): EP 94307596 A 19941017; EP 94307596 A 19941017; DE 622679 A 19941017; EP 94307596 A 19941017; KR 9426324 A 19941014; JP 94247653 A 19941013; EP 94307596 A 19941017; US 93137880 A 19931015; US 96763308 A 19961210; JP 94247653 A 19941013; JP 97318099 A 19941013
Priority Applications (No Type Date): US 93137880 A 19931015; US 96763308 A 19961210

47/AA,AN,AZ,TI/17 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5403260 INSPEC Abstract Number: C9612-7480-012
Title: Tool management and job allocation in flexible machining cells. I. Work-oriented strategies

47/AA,AN,AZ,TI/18 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5118843 INSPEC Abstract Number: B9601-6140C-202, C9601-6130B-046
Title: Extracting surfaces from fuzzy 3D-ultrasound data

47/AA,AN,AZ,TI/19 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5004406 INSPEC Abstract Number: B9509-1265H-002, C9509-5180-002
Title: Characterization of ADCs using a non-iterative procedure

47/AA,AN,AZ,TI/20 (Item 4 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.

reserv.

4425385 INSPEC Abstract Number: B9307-6210L-179, C9307-7420-034

Title: The balancing ACT: choosing a high speed network

47/AA,AN,AZ,TI/21 (Item 5 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

02441860 INSPEC Abstract Number: C85023880

Title: Use of request tokens to eliminate address dependencies on DMA
storage to storage transfers

47/AA,AN,AZ,TI/22 (Item 6 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

01615116 INSPEC Abstract Number: C81002176

Title: Synthetic texturing using digital filters

47/AA,AN,AZ,TI/23 (Item 7 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

01464663 INSPEC Abstract Number: B80009196, C80005047

Title: Converter techniques for data acquisition

47/AA,AN,AZ,TI/24 (Item 8 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.
reserv.

01414911 INSPEC Abstract Number: A79089321

Title: The alpha -transfer reactions /sup 27/Al(/sup 6/Li,d)/sup 31/P,
/sup 29/Si(/sup 6/Li,d)/sup 33/S and /sup 31/P(/sup 6/Li,d)/sup 35/Cl at 36
MeV

47/AA,AN,AZ,TI/25 (Item 1 from file: 15)

DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00783094 94-32486

The IFLR Top 40: The world's largest law firms

47/AA,AN,AZ,TI/26 (Item 1 from file: 275)

DIALOG(R)File 275:(c) 2004 The Gale Group. All rts. reserv.

01066667 SUPPLIER NUMBER: 00643789

The Pick Operating System.

?show files;ds

File 347:JAPIO Nov 1976-2004/Feb(Updated 040607)

(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200435

(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

*bibliographic
patent files*

Set	Items	Description
S1	355	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S2	2127252	COMPILE OR MASTER OR COMPREHENSIVE OR INCLUSIVE OR COMPLETE OR AGGREGAT??? OR AGGRAGAT??? OR COLLECT??? OR COLLOCAT??? OR COLOCAT??? OR COMBINE? ? OR AMASS??? OR ASSEMBL??? OR FULL
S3	2910619	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI- LE? ? OR (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR INFORMATION OR DATA OR RDBMS OR DBMS OR OODB OR INDEX
S4	386478	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CI- VIL()CODE? ?
S5	2253051	NATIONAL OR FEDERAL OR STATE OR PUBLIC OR CITY OR LOCAL OR COUNTY OR GOVERNMENT? ? OR CITIES OR TOWN? ? OR JURISDICTION? ? OR MUNICIPAL??? OR TERRITORIAL OR PROVINCIAL OR DOMESTIC OR FOREIGN OR COUNTRY
S6	2194983	AUTOMAT?? OR COMPUTERI? OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEBWEB OR GLOBAL()(COMPUTER OR COMMUNICATION? ?)()NETWORK OR ONLINE OR ON()LINE OR PROGRAM? ? OR APPLICATION? ? OR APP - OR APPS OR SOFTWARE
S7	89463	S2(5N)S3
S8	4595	S4(5N)S5
S9	17	S7(10N)S8
S10	0	S1(S)S9
S11	0	S6(S)S10
S12	0	S1 AND S9
S13	99	S7 AND S8
S14	1	S1 AND S13
S15	110907	S2(10N)S3
S16	7374	S4(10N)S5
S17	97	S15(S)S16
S18	1	S1 AND S17
S19	5	S1 AND S3 AND S8
S20	5	S1 AND S3 AND S16
S21	6	S1 AND S3 AND S4 AND S5
S22	6	IDPAT (sorted in duplicate/non-duplicate order)
S23	6	IDPAT (primary/non-duplicate records only)

real

23/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

016136090 **Image available**
WPI Acc No: 2004-293966/200427
XRPX Acc No: N04-233483

**Licensed professional profitability and productivity determination method
e.g. for insurance agents, building contractors involves creating
statistical model based on selected variables of external data source**
Patent Assignee: KNABLE K J (KNAB-I); KROLL A (KROL-I); LUCKER J R (LUCK-I)
; ZIZZAMIA F M (ZIZZ-I)

Inventor: KNABLE K J; KROLL A; LUCKER J R; ZIZZAMIA F M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040054553	A1	20040318	US 2002395187	P	20020710	200427 B
			US 2003616456	A	20030709	

Priority Applications (No Type Date): US 2002395187 P 20020710; US
2003616456 A 20030709

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040054553	A1	20	G06F-017/60	Provisional application	US 2002395187

... for insurance agents, building contractors involves creating
statistical model based on selected variables of external data source

Abstract (Basic):

... The historical **data** obtained from a concerning source are
normalized to generate a working **data** . A profitability ratio and a
cumulative ratio associated with external **data** source are calculated.
A statistical model is created based on the selected variables of
external **data** source. A score indicating the profitability and
productivity of the licensed professional is generated using...
... determining profitability and productivity of licensed
professionals e.g. insurance agents, building contractors,
brokers/dealers, **mortgage** brokers, real estate agents, financial
advisors and accountants...

...company to easily determine agents record, by normal statistical
analysis and avoids back ground checks, **complying** with onerous **state**
regulations .

...Title Terms: **DATA** ;

23/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014132116 **Image available**
WPI Acc No: 2001-616327/200171
Related WPI Acc No: 2001-616325; 2002-643726; 2002-657973
XRPX Acc No: N01-459746

**Automated mortgage loan processing method for real estate service,
involves generating tasks which comprise actions required to process
loan, and distributing tasks to one or more persons**

Patent Assignee: ONEPIPELINE.COM (ONEP-N)

Inventor: BROADBENT D F; COLEMAN P B; COOK R L; HARTEN W S

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169491	A2	20010920	WO 2001US7536	A	20010309	200171 B
AU 200145548	A	20010924	AU 200145548	A	20010309	200208

Priority Applications (No Type Date): US 2000645799 A 20000824; US
2000189635 P 20000314

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200169491 A2 E G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200145548 A G06F-017/60 Based on patent WO 200169491

**Automated mortgage loan processing method for real estate service,
involves generating tasks which comprise actions required to...**

Abstract (Basic):

... For managing processing of **mortgage** loans in **mortgage**
industry, through Internet for real estate service...

...Provides an automated system based upon a **database** of **federal** ,
state and **local** **rules** and **regulations** , which is used to
identify, for a given loan transaction, the set of tasks required...

...sets of tasks during process itself to reasonably assure that completion
of tasks within the **rules** and **regulations** , is reported...

23/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014132114 **Image available**

WPI Acc No: 2001-616325/200171

Related WPI Acc No: 2001-616327; 2002-643726; 2002-657973

XRPX Acc No: N01-459744

**Mortgage loan processing procedure generating method using Internet,
involves distributing tasks required to process a mortgage loan
according to federal and state law , to systems capable of
performing the tasks**

Patent Assignee: ONEPIPELINE.COM (ONEP-N); BROADBENT D F (BROA-I); COOK R L
(COOK-I); HARTEN W S (HART-I); LAKE C J (LAKE-I)

Inventor: BROADBENT D F; COOK R L; HARTEN W S; LAKE C J; COLEMAN P B

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169489	A2	20010920	WO 2001US7524	A	20010309	200171 B
US 20010037287	A1	20011101	US 2000189635	P	20000314	200172
			US 2000645217	A	20000824	
			US 2000645799	A	20000824	
			US 2001804942	A	20010313	
US 20010047326	A1	20011129	US 2000189635	P	20000314	200202
			US 2000645217	A	20000824	
			US 2001804943	A	20010313	
AU 200142029	A	20010924	AU 200142029	A	20010309	200208

Priority Applications (No Type Date): US 2000645217 A 20000824; US
2000189635 P 20000314; US 2000645799 A 20000824; US 2001804942 A 20010313
; US 2001804943 A 20010313

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200169489 A2 E 135 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
US 20010037287 A1 G06F-017/60 Provisional application US 2000189635

CIP of application US 2000645217
CIP of application US 2000645799
US 20010047326 A1 G06F-017/60 Provisional application US 2000189635

CIP of application US 2000645217
AU 200142029 A G06F-017/60 Based on patent WO 200169489

Mortgage loan processing procedure generating method using Internet, involves distributing tasks required to process a mortgage loan according to federal and state law , to systems capable of performing the tasks

Abstract (Basic):

... Different tasks required to process the **mortgage** loan according to **federal** or **state** law , are generated on receiving a request to process the **mortgage** loan. The tasks are distributed to systems capable of performing the tasks.
... a) **Compliance** engine for automated processing of a **mortgage** loan...

...b) **Mortgage** loan automated processing apparatus...

...d) Recording medium with **mortgage** loan processing program...

...Used in **mortgage** industry for generating and monitoring a set of required **procedures** involved in moving a **mortgage** loan using Internet...

...Enables automatic generation of required set of tasks for managing **mortgage** loan process by attaching regulatory **compliance** information .

...Abstract (Equivalent): NOVELTY - Different tasks required to process the **mortgage** loan according to **federal** or **state** law , are generated on receiving a request to process the **mortgage** loan. The tasks are distributed to systems capable of performing the tasks...

...a) **Compliance** engine for automated processing of a **mortgage** loan...

...b) **Mortgage** loan automated processing apparatus...

...d) Recording medium with **mortgage** loan processing program...

...USE - Used in **mortgage** industry for generating and monitoring a set of required **procedures** involved in moving a **mortgage** loan using Internet...

...ADVANTAGE - Enables automatic generation of required set of tasks for managing **mortgage** loan process by attaching regulatory **compliance** information .

...

...NOVELTY - Different tasks required to process the **mortgage** loan according to **federal** or **state** law , are generated on receiving a request to process the **mortgage** loan. The tasks are distributed to systems capable of performing the tasks...

...a) **Compliance** engine for automated processing of a **mortgage** loan...

...b) **Mortgage** loan automated processing apparatus...

...d) Recording medium with **mortgage** loan processing program...

...USE'- Used in **mortgage** industry for generating and monitoring a set of required **procedures** involved in moving a **mortgage** loan using Internet...

...ADVANTAGE - Enables automatic generation of required set of tasks for managing **mortgage** loan process by attaching regulatory **compliance information** .

...Title Terms: **PROCEDURE** ;

23/AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016136090

Licensed professional profitability and productivity determination method e.g. for insurance agents, building contractors involves creating statistical model based on selected variables of external data source
Local Applications (No Type Date): US 2002395187 P 20020710; US 2003616456 A 20030709

Priority Applications (No Type Date): US 2002395187 P 20020710; US 2003616456 A 20030709

23/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015912357

Automated loan compliance assessment method involves accessing compliance of formatted loan data with legal compliance requirements, to obtain audit result data
Local Applications (No Type Date): US 2000518837 A 20000303; US 2003249784 A 20030507

Priority Applications (No Type Date): US 2003249784 A 20030507; US 2000518837 A 20000303

23/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014132116

Automated mortgage loan processing method for real estate service, involves generating tasks which comprise actions required to process loan, and distributing tasks to one or more persons
Local Applications (No Type Date): WO 2001US7536 A 20010309; AU 200145548 A 20010309

Priority Applications (No Type Date): US 2000645799 A 20000824; US 2000189635 P 20000314

23/AN,AZ,TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014132114

Mortgage loan processing procedure generating method using Internet, involves distributing tasks required to process a mortgage loan according to federal and state law, to systems capable of performing the tasks
Local Applications (No Type Date): WO 2001US7524 A 20010309; US 2000189635 P 20000314; US 2000645217 A 20000824; US 2000645799 A 20000824; US 2001804942 A 20010313; US 2000189635 P 20000314; US 2000645217 A 20000824; US 2001804943 A 20010313; AU 200142029 A 20010309
Priority Applications (No Type Date): US 2000645217 A 20000824; US 2000189635 P 20000314; US 2000645799 A 20000824; US 2001804942 A 20010313; US 2001804943 A 20010313

23/AN,AZ,TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014051896

On-line internet based payroll/benefits-related calculation system e.g. web-based payroll system, performs respective payroll and benefits-related calculation by electronically communicating with respective sites
Local Applications (No Type Date): WO 2000US26620 A 20000927; AU 200076199

A 20000927; US 99411332 A 19991001; US 99411332 A 19991001; US 2002140142
A 20020508
Priority Applications (No Type Date): US 99411332 A 19991001; US 2002140142
A 20020508

23/AN,AZ,TI/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013259033

Data retrieval and display procedure for use in processing system,
involves displaying vistas with one or more panels of data , retrieved
from memory by request, in one of collapsed, open or exploded states
Local Applications (No Type Date): WO 99US27536 A 19991119; AU 200017399 A
19991119; US 98109049 P 19981119; US 99443670 A 19991119
Priority Applications (No Type Date): US 98109049 P 19981119; US 99443670 A
19991119

?show files;ds

File 348:EUROPEAN PATENTS 1978-2004/Jun W01

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040603,UT=20040527

(c) 2004 WIPO/Univentio

*full text
patent files*

Set	Items	Description
S1	880	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S2	1126351	COMPILE OR MASTER OR COMPREHENSIVE OR INCLUSIVE OR COMBINE OR AGGREGAT??? OR AGGRAGAT??? OR COLLECT??? OR COLLOCAT??? OR COLOCAT??? OR COMBINE? ? OR AMASS??? OR ASSEMBL??? OR FULL
S3	370786	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI- LE? ? OR (DATA OR INFORMATION)() (BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR RDBMS OR DBMS OR OODB OR INDEX
S4	720099	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CI- VIL()CODE? ?
S5	923651	NATIONAL OR FEDERAL OR STATE OR PUBLIC OR CITY OR LOCAL OR COUNTY OR GOVERNMENT? ? OR CITIES OR TOWN? ? OR JURISDICTION? ? OR MUNICIPAL??? OR TERRITORIAL OR PROVINCIAL OR DOMESTIC OR FOREIGN OR COUNTRY
S6	2305929	AUTOMAT?? OR COMPUTERI? OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEWEB OR GLOBAL() (COMPUTER OR COMMUNICATION? ?) ()NETWORK OR ONLINE OR ON()LINE OR PROGRAM? ? OR APPLICATION? ? OR APP - OR APPS OR SOFTWARE
S7	28037	S2(5N)S3
S8	30538	S4(5N)S5
S9	45	S7(10N)S8
S10	0	S1(S)S9
S11	0	S6(S)S10
S12	39062	S2(10N)S3
S13	44057	S4(10N)S5
S14	5555	S12 AND S13
S15	153	S1 AND S14
S16	461	S12(S)S13
S17	5	S1(S)S16
S18	152	S6 AND S15
S19	28	S1(S)S14
S20	28	S6 AND S19
S21	44468	IC=G06F-017?
S22	83	S18 AND S21
S23	18	S20 AND S21
S24	18	IDPAT-(sorted in duplicate/non-duplicate order)
S25	18	IDPAT (primary/non-duplicate records only)

read

25/3,K/5 (Item 5 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00939234 **Image available**

AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
SYSTEME D'INTERFACE POUR UN MOTEUR DE COMPLIANCE D'UN INITIATEUR DE PRETS
HYPOTHECAIRES

Patent Applicant/Assignee:

ONEPIPELINE COM, Old Mill Corporate Center, Suite 200, 6322 South 3000
East, Salt Lake City, UT 84121, US, US (Residence), US (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

BROADBENT David F, 1733 Oak Springs Drive, Salt Lake City, UT 84108, US,
US (Residence), US (Nationality), (Designated only for: US)
COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence)
, US (Nationality), (Designated only for: US)
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US
(Residence), US (Nationality), (Designated only for: US)
LAKE Craig J, 1413 West 8230 South, West Jourdan, UT 84088, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DICKOS George (agent), Kirkpatrick & Lockhart, 535 Smithfield Street,
Pittsburgh, PA 15222, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273363 A2-A3 20020919 (WO 0273363)
Application: WO 2002US7634 20020313 (PCT/WO US0207634)
Priority Application: US 2001804943 20010313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21920

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

English Abstract

...to the needs described above through a system and process to be used
in the **mortgage** industry for combining an Loan **Application** System
with an **automated** Compliance Engine used for generating and monitoring
a set of required procedures involved in moving and tracking a **mortgage**
loan through one or more of the steps of 'originate' (301), 'approve'
(307), 'close' (307), 'fund' (307) and 'ship'. The **automated** compliance
engine itself is a system and method for automatically generating a set
of required tasks for use in managing the **mortgage** loan process,
including tasks required by applicably **federal** or **state law**. The
system of the present invention automatically couples the regulatory
compliance information engine and a task management system required to
process loans and provides methods for integrating the **Automate**
Compliance Engine technology with any third party's loan processing (303)
software.

French Abstract

...a etre utilises dans l'industrie des prets hypothecaires afin de
combiner un systeme d' **application** de demande de pret avec un moteur de
compliance automatise servant a generer et a...

Detailed Description

AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR

COMPLIANCE ENGINE

RELATED APPLICATIONS

This **application** is a continuation-in-part to non-provisional co-pending

application Serial No. 09/645,217 Filed August 24, 2000, titled "Method and Apparatus for a Mortgage Loan Originator compliance Engine." This **application** is filed in accordance with 37 CFR ' 1.53 (b)(2) and is also related to the following co-pending non-provisional utility **applications**

Serial No. 09/645,799 filed August 24, 2000, titled "Method and Apparatus for a...

...FIELD

The present invention relates to the general field of computers, telecommunications, and computer and **Internet** related systems. More specifically the invention relates to systems and processes to be used in the mortgage industry for combining a customer Loan **Application** System with an

automated Compliance Engine used for generating and monitoring a set of I O required procedures involved...

...and 'ship'.

BACKGROUND

Bank and other lending companies in the mortgage loan industry have developed **automated** loan **application** processing systems to make the loan

application process more efficient and more centrally controlled. Such systems

are typically programmed to generate some of the tasks associated with a mortgage loan **application** such as requesting an appraisal, evaluating the loan contract and **application** data, authorizing a loan, tracking the closing activities and completing the financial disposition of the...

...the tasks performed. Such oversight and control is assumed.

There is a need for an **automated** system for managing the processing of mortgage loan **applications**, wherein the identification of the loan originator, his/her location and the location of the property which is the subject of the loan, determine the **Federal** and **State mortgage loan laws** and **regulations** as well as the professional guidelines which govern the loan transaction, and wherein the **automated** system uses the specific loan regulations to determine the tasks required to complete a loan transaction, including tasks required by applicably **federal** or **state law**, provide the set of required tasks to lenders and other interested parties, record the completion...

...2

lender, to use the set of tasks internally to drive the flow of the **automated mortgage** loan process to completion. Furthermore there is a need for such a regulatory compliance system which can easily be coupled to existing loan **application** processing systems.

The **Federal laws** and **regulations** in question are basically those outlined in the Real Estate Settlement **Procedures** Act (RESPA) and the **Federal Housing**

and Urban Development's (HUD's) implementing Regulation X. The **State regulations** in question are those **State specific regulations** and implementing instructions that serve a similar purpose, relating to Lender payments to **Mortgage**

Brokers and other settlement service providers. RESPA is the **federal**

to said network, said user node under the control of a client loan **application** system for providing requests for information and providing mortgage loan

application related commands on said network, a network node comprising:
a mortgage loan processing server node...

...the tasks comprising actions required to process the mortgage loan, including tasks required by applicable **federal** or **state law** ; and provides a second mechanism coupled to the first mechanism, for distributing one or more...

...of tasks to the user node.

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. The network node of claim 12 wherein the **mortgage** loan processing server node provides a third mechanism to electronically communicate with the user node using an XML format for an API controlled by the **mortgage** loan processing server node.

14 The network node of claim 12 wherein the actions required to process the mortgage loan are based upon mortgage loan related **laws** and **regulations** comprising **Federal** , **State** , **local** and professional **regulations** and **requirements** and implementing instructions relating to loan processing.

15 A computer **program** product stored on a computed useable medium, comprising;

a first computer readable **program** mechanism for receiving a request to process a mortgage loan from a client loan **application** system;
0 a second computer readable **program** mechanism for generating a plurality of tasks, the plurality of tasks comprising actions required to process the mortgage loan, including tasks required by applicable **federal** or **state law** ; and a third computer readable code mechanism for distributing one or more of the plurality of tasks to the client loan **application** system.

16 The computer **program** product of claim 15 comprising a fourth computer readable code mechanism for monitoring completion of...

...whereby a report of completion of all required tasks can be generated.

17 The computer **program** product of claim 15 wherein the plurality of tasks required to process the mortgage loan are based upon loan related **laws** and **regulations** comprising **Federal** , **State** , **local** and professional **regulations** and **requirements** and implementing instructions relating to **mortgage** loan processing.

89

. The computer **program** product of claim 15 wherein the communications with the client loan **application** comprises messages containing data in XML format.

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25/3,K/11 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00836820

METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM
PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES

Patent Applicant/Assignee:

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(Residence), US (Nationality), (Designated only for: US)
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market
Street, San Francisco, CA 94105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169491 A2 20010920 (WO 0169491)
Application: WO 2001US7536 20010309 (PCT/WO US0107536)
Priority Application: US 2000189635 20000314; US 2000645799 20000824

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21831

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

French Abstract

...taches qui peuvent etre utilisees pour commander et entrainer le
processus de gestion d'une **application** de pret hypothecaire jusqu'a son
terme et son arrangement en fonction de ces memes...

Detailed Description

METHOD AND APPARATUS FOR A MORTGAGE LOAN
MANAGEMENT SYSTEM
RELATED **APPLICATIONS**

This **application** claims the benefit of U.S. Provisional **Application**
No.

60/189,635 filed March 14, 2000. This **application** is also related to
the
following utility **applications** which are filed on the same day as this
application.

Serial No. 09/645,775 Filed August 24, 2000, titled "A method and
apparatus for...

...FIELD

The present invention relates to the general field of computers,
telecommunications, and computer and **Internet** related systems. More
specifically the invention relates to systems and processes to be used in

...4 approve', 'close', 'fund', and 'ship', the process and system being
driven by a rigorous **application** of compliance procedures.

BACKGROUND

I 0 There is a need for an **automated** system for managing the processing
of **mortgage** loan **applications**, wherein the identification of the loan

computer readable code mechanism for monitoring completion of...

...whereby a report of completion of all required tasks can be generated.

89

. The computer program product of claim 28 wherein the loan is a mortgage loan.

31. The computer program product of claim 28 with tasks required to process the loan are based upon regulations comprising Federal, State, local regulations and requirements and implementing loan processing.

removed

unnecessary

32 The computer program product of claim 29 comprising a code mechanism for creating a completed...

page 19-32

25/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00836819

**A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE
PRET HYPOTHECAIRE**

Patent Applicant/Assignee:

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(For all designated states except: US)

Patent Applicant/Inventor:

BROADBENT David F, 1733 Oak Springs Drive, Salt Lake City, UT 84108, US,
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COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence)
, US (Nationality), (Designated only for: US)
COLEMAN Paul B, 412 East Thornberry Drive, Draper, UT 84020, US, US
(Residence), US (Nationality), (Designated only for: US)
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market
Street, San Francisco, CA 94105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169489 A2 20010920 (WO 0169489)
Application: WO 2001US7524 20010309 (PCT/WO US0107524)
Priority Application: US 2000189635 20000314; US 2000645217 20000824

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21580

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

A METHOD AND APPARATUS FOR A MORTGAGE LOAN
ORIGINATOR COMPLIANCE ENGINE
RELATED APPLICATIONS

This **application** claims the benefit of U.S. Provisional **Application** No. .

60/189,635 filed March 14, 2000. This **application** is also related to the following utility **applications** which are filed on the same day as this **application** .

Serial No. 09/645,775 Filed August 24, 2000, titled "A method and apparatus for...

...steps of 'originate', 'approve', 'close', 'fund', and 'ship'.

BACKGROUND

There is a need for an **automated** system for managing the processing of mortgage loan **applications** , wherein the identification of the loan originator, his/her location and the location of the property which is the subject of the loan, determine the **Federal** and **State mortgage loan laws and regulations** as well as the 15 professional guidelines which govern the loan transaction, and wherein the **automated** system uses the specific loan regulations to determine the tasks required to complete a loan transaction, including tasks required by applicably **federal or state law** , provide the set of required tasks to lenders and other interested parties, record the completion...

...a lender, to use the set of tasks internally to drive the flow of the **automated mortgage** loan process to completion.

The **Federal laws and regulations** in question are basically those outlined in the Real Estate Settlement **Procedures** Act (RESPA) and the **Federal Housing** and Urban Development's (HUD's) implementing Regulation X. The **State regulations** in question are those **State specific regulations** and implementing instructions that serve a similar purpose, relating to Lender payments to **Mortgage** Brokers and other settlement service providers. RESPA is the **federal law** implemented by HUD's Regulation X, to protect home buyers from excess costs and confusion when securing a home **mortgage** loan. Among other **federal laws** , the Truth in Lending Act ("TILA") and the Equal Credit Opportunity Act ("ECOA") impact the **mortgage** loan process. Under the TILA, certain credit

2

related disclosures are required to be made to the borrower prior to the consummation of a **mortgage** loan transaction, so that the borrower understands the total cost of the loan.

The ECOA...

...Regulation B also contain, among others, requirements regarding the provision of appraisal reports, evaluation of **applications** , spousal signatures, and the provision of adverse action notices.

Regarding **state laws** , most **jurisdictions** have enacted licensing **statutes** that may require real estate sales professionals, builders, financial institutions/lenders and **mortgage** brokers to obtain a license and satisfy various other financial, educational and operational **requirements** . Most **jurisdictions** also have enacted **laws** that impose, among others, **requirements** regarding the types of fees that may be charged to a consumer in connection with a **mortgage** loan transaction and the persons entitled to receive such fees, as well as certain jurisdiction...

...be provided to the consumer.

to
process a **mortgage** loan;
0 a second computer readable **program** mechanism for generating a
plurality of
tasks, the plurality of tasks comprising actions required to process the
mortgage loan, including tasks required by applicable **federal** or
state law ; and a third computer readable code mechanism for
distributing one or more of the plurality...

...or more systems capable of performing one or more of the tasks.

16 The computer **program** product of claim 15 comprising a fourth
computer readable code mechanism for monitoring completion of...

...report of completion of all required tasks can be generated.

1 5

17 The computer **program** product of claim 15 wherein the plurality of
tasks required to process the mortgage loan are based upon loan related
laws and **regulations** comprising **Federal** , **State** , **local** and
professional **regulations** and **requirements** and implementing
instructions relating to **mortgage** loan processing.

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25/AN,AZ,TI/1 (Item 1 from file: 349)
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01056423
DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES
Application: WO 2003US7990 20030313 (PCT/WO US03007990)

25/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01053609
METHODS AND APPARATUS FOR LOW OVERHEAD ENHANCEMENT OF WEB PAGE AND MARKUP
LANGUAGE PRESENTATIONS
PROCEDES ET APPAREILS D'AMELIORATIONS A FAIBLE COUT DES PRESENTATIONS DE
PAGES DU WEB ET D'AUTRES LANGAGES DE BALISAGE
Application: WO 2003US9727 20030328 (PCT/WO US0309727)

25/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00952640
METHODS AND SYSTEMS FOR PROCESSING OF FORMS FROM A CENTRAL DATABASE
PROCEDES ET SYSTEMES DE TRAITEMENT DE FORMES A PARTIR D'UNE BASE DE DONNEES
CENTRALE
Application: WO 2002US12131 20020418 (PCT/WO US0212131)

25/AN,AZ,TI/4 (Item 4 from file: 349)
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00942062
DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR
OPTIONS NUMERIQUES COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET
BOURSE D'ECHANGE A CET EFFET
Application: WO 2002US7480 20020311 (PCT/WO US0207480)

25/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00939234
AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
SYSTEME D'INTERFACE POUR UN MOTEUR DE COMPLIANCE D'UN INITIATEUR DE PRETS
HYPOTHECAIRES
Application: WO 2002US7634 20020313 (PCT/WO US0207634)

25/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00939232
METHOD AND APPARATUS FOR AN ADVANCED SPEECH RECOGNITION PORTAL FOR A
MORTGAGE LOAN MANAGEMENT SYSTEM
PROCEDE ET APPAREIL POUR PORTAIL DE RECONNAISSANCE VOCALE DE POINTE D'UN
SYSTEME DE GESTION DE PRET HYPOTHECAIRE
Application: WO 2002US7541 20020313 (PCT/WO US0207541)

25/AN,AZ,TI/7 (Item 7 from file: 349)

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00908952

**ANONYMOUS TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ANONYME**

Application: WO 2001US44318 20011127 (PCT/WO US0144318)

25/AN,AZ,TI/8 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00903277

**AUTOMATED SECURITIZATION SYSTEM
SYSTEME DE TITRISATION AUTOMATISE**

Application: WO 2001US22612 20010821 (PCT/WO US0122612)

25/AN,AZ,TI/9 (Item 9 from file: 349)

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00876871

**PROPERTY RATING AND RANKING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'EVALUATION ET DE CLASSEMENT DE PROPRIETE**

Application: WO 2001US24131 20010801 (PCT/WO US0124131)

25/AN,AZ,TI/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00853835

**TECHNIQUES FOR INVESTING IN PROXY ASSETS
TECHNIQUES D'INVESTISSEMENT DANS LES ACTIFS DE SUBSTITUTION**

Application: WO 2001US40708 20010509 (PCT/WO US0140708)

25/AN,AZ,TI/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00836820

**METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM
PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES**

Application: WO 2001US7536 20010309 (PCT/WO US0107536)

25/AN,AZ,TI/12 (Item 12 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00836819

**A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE
PRET HYPOTHECAIRE**

Application: WO 2001US7524 20010309 (PCT/WO US0107524)

25/AN,AZ,TI/13 (Item 13 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00823192

**SYSTEM AND METHOD OF VENDING BUILDING MODULES OVER A NETWORK
SYSTEME ET METHODE DE VENTE DE MODULES D'IMMEUBLE PAR L'INTERMEDIAIRE D'UN
RESEAU**

Application: WO 2000US42341 20001129 (PCT/WO US0042341)

25/AN,AZ,TI/14 (Item 14 from file: 349)

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00811386

GLOBAL ASSET INFORMATION REGISTRY

ENREGISTREMENT GLOBAL D'INFORMATIONS SUR UN BIEN

Application: WO 2000US34380 20001218 (PCT/WO US0034380)

25/AN,AZ,TI/15 (Item 15 from file: 349)

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00803606

CAPITAL MARKET INDEX

INDICE DE MARCHE FINANCIER

Application: WO 2000US30520 20001102 (PCT/WO US0030520)

Parent Application/Grant:

Related by Continuation to: US 99442819 19991118 (CIP)

25/AN,AZ,TI/16 (Item 16 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00774517

**FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR**

**PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE,
ET ECHANGES COMMERCIAUX CORRESPONDANT**

Application: WO 2000US19447 20000718 (PCT/WO US0019447)

25/AN,AZ,TI/17 (Item 17 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00771302

**SYSTEM AND METHOD FOR MONITORING COLLECTION ACTIVITY ASSOCIATED WITH
DELINQUENT DEBTOR ACCOUNTS**

**SYSTEME ET PROCEDE PERMETTANT DE CONTROLER LES ACTIVITES DE RECouvreMENT
LIEES AUX COMPTES DE DEBITEURS DEFAILLANTS**

Application: WO 2000US18362 20000705 (PCT/WO US0018362)

25/AN,AZ,TI/18 (Item 18 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00748798

**COLLABORATIVE CREATION, EDITING, REVIEWING, AND SIGNING OF ELECTRONIC
DOCUMENTS**

**CREATION, EDITION, VERIFICATION ET SIGNATURE COLLECTIVES DE DOCUMENTS
ELECTRONIQUES**

Application: WO 2000US10066 20000413 (PCT/WO US0010066)

?show files;ds

File 2:INSPEC 1969-2004/May W5
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File 35:Dissertation Abs Online 1861-2004/May
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File 474:New York Times Abs 1969-2004/Jun 08
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(c)2004 Info.Sources Inc
File 139:EconLit 1969-2004/May
(c) 2004 American Economic Association

*bibliographic
NPL files
(no good hits)*

Set	Items	Description
S1	37854	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S2	1750929	COMPILE OR MASTER OR COMPREHENSIVE OR INCLUSIVE OR COMPLETE OR AGGREGAT??? OR AGGRAGAT??? OR COLLECT??? OR COLLOCAT??? OR COLOCAT??? OR COMBINE? ? OR AMASS??? OR ASSEMBL??? OR FULL
S3	901602	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI-LE? ? OR (DATA OR INFORMATION)() (BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR RDBMS OR DBMS OR OODB OR INDEX
S4	1895145	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CIVIL()CODE? ?
S5	4538067	NATIONAL OR FEDERAL OR STATE OR PUBLIC OR CITY OR LOCAL OR COUNTY OR GOVERNMENT? ? OR CITIES OR TOWN? ? OR JURISDICTION? ? OR MUNICIPAL??? OR TERRITORIAL OR PROVINCIAL OR DOMESTIC OR FOREIGN OR COUNTRY
S6	3563157	AUTOMAT?? OR COMPUTERI? OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEBWEB OR GLOBAL()(COMPUTER OR COMMUNICATION? ?)()NETWORK OR ONLINE OR ON()LINE OR PROGRAM? ? OR APPLICATION? ? OR APP - OR APPS OR SOFTWARE
S7	27000	S2(5N)S3
S8	213689	S4(5N)S5
S9	44	S7(10N)S8
S10	0	S1(S)S9
S11	0	S6(S)S10
S12	38200	S2(10N)S3
S13	263169	S4(10N)S5
S14	320	S12(S)S13
S15	1	S1(S)S14
S16	1	S1 AND S12 AND S13
S17	6410	S3(S)S13
S18	20	S1 AND S17
S19	32	S1 AND S3 AND S4 AND S5 AND S6
S20	3181446	AUTOMAT?? OR COMPUTERI? OR PROGRAM? ? OR APPLICATION? ? OR APP OR APPS OR SOFTWARE
S21	1544	S1(10N)S20
S22	39	S13(S)S21
S23	2	S3(S)S22
S24	4	S3 AND S13 AND S21
S25	20	S13(10N)S21
S26	24	S23 OR S24 OR S25
S27	42	S22 OR S26
S28	34	S27 NOT PY>2000

S29

33

S28 NOT PD=20000315:20040731

S30

31

RD (unique items)

read

DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00617091 NYT Sequence Number: 079436750827

Calif issues tentative new regulations forbidding state-chartered savings and loan assns from rejecting home loan applications because mortgaged home is in ghetto or declining neighborhood. Proposed regulations would impose nation's stiffest controls yet over 'redlining' by mortgage insts. In releasing regulatory proposals, state officials also urged savings and loan indus to establish voluntarily a 'joint underwriting assn' with pool of money for loans in poor neighborhoods. If Calif insts do not take such actions on their own, Donald E Burns, Calif sec of business and transportation, says they can expect legis mandating them to do so. Rules will go into force Jan 1 and would apply only to state-chartered insts, not to those that operate under Fed charter (M.)

30/AA,AN,TI/15 (Item 13 from file: 474)

DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00600960 NYT Sequence Number: 063305750626

NYS Sen approves 4 bills that are part of Moreland Act Comm recommendations on more stringent nursing home standards. Proposal prohibiting legislators and legis staff members from representing clients before state regulatory agencies is bottled up in Sen Ins Com, where it has met major opposition. Bills approved authorize fines of up to \$1,000 daily for violation of patient care standards, require nursing home operators to file detailed financial statements about operations of facilities and list all persons with 10% interest or more in bldg, home, mortgage or lease. Under proposals, Public Health Council will have to rev all new applications for nursing home licenses and determine whether proposed owners, operators, mortgage holders and stockholders who have been affiliated with nursing homes in past have provided 'substantially consistent high level of care' to patients at other facilities (M.)

30/AA,AN,TI/16 (Item 14 from file: 474)

DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00547661 NYT Sequence Number: 114691741113

NJ officials say that \$47-million in Fed mortgage funds may be withheld from NJ because of state law prohibiting banks and other mortgage insts from charging special payments, called 'points,' for mortgage financing. Under provisions of Home Purchase Assistance Act, NJ banking and lending insts are eligible for \$47-million through Govt Natl Mortgage Assn. Deputy State Banking Comr Clifford F Blaze repts that state statute banning point charges on all mortgages except FHA and VA is in conflict with new Fed program that bases its mortgage loans on point system. NJ Atty Gen William F Hyland is expected to rule later on whether Fed program can be implemented in NJ (M.)

30/AA,AN,TI/17 (Item 15 from file: 474)

DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00545430 NYT Sequence Number: 112460741121

NJ Atty Gen William F Hyland rules that state can participate in Fed home mortgage program that allocates \$47-million to NJ. Under plan, administered by Govt Natl Mortgage Assn, private mortgage lenders will arrange mortgage and then sell to Govt agency (S.)

30/AA,AN,TI/18 (Item 16 from file: 474)

DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00397774 NYT Sequence Number: 053114731224

30/AA,AN,TI/1 (Item 1 from file: 35)
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01783206

The question of gender discrimination in mortgage lending: A
cross-regional analysis

30/AA,AN,TI/2 (Item 2 from file: 35)
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737176

BLACK WEALTH, BLACK CREDIT: RESTRICTED ACCESS TO LONG-TERM MORTGAGE CREDIT
AND THE BLACK-WHITE WEALTH GAP

30/AA,AN,TI/3 (Item 1 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

07056617 NYT Sequence Number: 048682950316

WHITMAN BOND-RECYCLING PLAN WOULD PROVIDE \$500 MILLION TO STIMULATE HOUSING

30/AA,AN,TI/4 (Item 2 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

06564983 NYT Sequence Number: 044733930813

NADER GROUP CITES 'REDLINING' IN STUDY OF LENDERS

30/AA,AN,TI/5 (Item 3 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

06266681 NYT Sequence Number: 919365920314

NEW HOPE IN INNER CITIES: BANKS OFFERING MORTGAGES

30/AA,AN,TI/6 (Item 4 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

05788211 NYT Sequence Number: 093896900527

NEW RULES TIGHTEN MORTGAGE PROCESS

30/AA,AN,TI/7 (Item 5 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

05012704 NYT Sequence Number: 174967870201

REVERSE MORTGAGE AIDS AGED

30/AA,AN,TI/8 (Item 6 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

04809284 NYT Sequence Number: 014361860812

HOME LOANS: STRICTURE RULES

30/AA,AN,TI/9 (Item 7 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

01084171 NYT Sequence Number: 033315810530

Connecticut Gov William A O'Neill signs into law program offering
state residents fixed, long-term mortgage loans at 13.75% (S.)

30/AA,AN,TI/10 (Item 8 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00974988 NYT Sequence Number: 092824790206
NY State Assembly approves measure correcting technical error in state 's new mortgage interest ceiling law . Error accidentally eliminated interest ceiling exemptions for large business mortgage loans. New measure also extends original law to allow people who had mortgage applications pending when new law was passed to close mortgages at old 8.5% interest rate (S).)

30/AA,AN,TI/11 (Item 9 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00944775 NYT Sequence Number: 062611790310
HUD initiates Women and Mortgage Credit Project to remove remaining barriers facing women applying for home mortgage loans. Program will attempt to educate women about their new credit rights under Federal law also seeks to reduce what Federal Govt calls continued reluctance of lending institutions to make loans to single women or take into account full income of married women. Mortgage and banking industry officials deny allegation, but say they will cooperate with program. BLK Inc, Washington (DC) consulting firm, will conduct program with nearly \$1 million in grants (S).)

30/AA,AN,TI/12 (Item 10 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00847623 NYT Sequence Number: 033375781218
NY State banking representatives and proponents of anti-redlining measures agree than provisions of new NY law banning redlining will be difficult to enforce due to lengthy litigation involved in proving redlining allegation. Meanwhile, state banking officials report confusion has arisen over section of law raising mortgage interest rate from 8.5% to 9.5%. Confusion stems from ambiguous language in portion of bill designed to protect consumers who applied for mortgages before interest ceiling was raised but whose loans were approved after law went into effect. Disagreement centers on whether protection applies to persons who had not received firm commitment on their mortgage applications (S).)

30/AA,AN,TI/13 (Item 11 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00807852 NYT Sequence Number: 078630770503
Emergency Financial Control Bd approves continuation through June 30 of transit workers' controversial cost-of-living wage increases. Action leaves open prospect of continuing disputes over nature of productivity and relation between it and wage increases, which are tied to approval of increases. Control Bd approves 'no cost' labor contract between Teamsters Local 237 and City Housing Auth after rejecting certain fringe benefit increases. Leaves open question of future negotiations to reduce fringe benefits as part of set of agreements in principle dating from '76. Approves contract between Educ Bd and Council of Supervisors and Admr calling for some payment of increments but generally 'no cost' assumption entailing 'give ups' of certain benefits by workers. Sets up procedure by which city can sell city -financed mortgages in Mitchell Lama program without getting specific approval of bd each time individual mortgage sale is closed. Other actions noted (M).)

30/AA,AN,TI/14 (Item 12 from file: 474)

NYS Supt of Banks H W Albright Jr sends lr to all state-chartered lending insts warning them against discriminating against women in granting loans; lr lists as violations of state 's human rights laws imposing on women mortgage applicants terms or conditions not imposed on male applicants, refusing to consider or discounting to unwarranted extent income of working wife of childbearing age, or sources of income received by divorced or widowed woman, such as alimony or Social Security; indicates that similar types of discrimination against women in other credit areas besides mortgage lending are 'equally abhorrent' and comprehensive legis proposal dealing with sex discrimination in all areas is in preparation; proposes as guide to bankers in making loans that they consider as discriminatory any assumptions of differences in credit-worthiness between men and women, or among married, single, widowed or divorced individuals; state banking dept plans to include spot checks of mortgage applications as part of its regular bank examination procedure to see if 'lr and spirit' of law are being followed)

30/AA,AN,TI/19 (Item 17 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00262974 NYT Sequence Number: 027544720708

Indictments charging S Grosfeld, W Berman and L Sobiloff with fraud against NYC Munic Loan Program are dismissed July 7 by NYS Sup Ct Justice J Martinis; 3 are among 19 men who were indicted by Dist Atty Hogan in Nov '71 and Jan '72 as result of investigations into Munic Loan Program; indictments had charged 3 with grand larceny and filing false documents in connection with applications for mortgage loans on several Bronx bldgs; Justice Martinis ruled that applications for larger amounts than were needed to pay off mortgages were not criminal since city had no rule against lending face value for mortgages bought at discount and documents showing exact amounts paid for mortgages were available and could have been inspected)

30/AA,AN,TI/20 (Item 18 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00241748 NYT Sequence Number: 006318720510

HR Banking subcom on May 9 approves \$11-billion, 3-yr housing bill with new safeguard provisions for home buyers; bill includes for 1st time operating subsidies for public transit systems and new program of grants and mortgage ins to help preserve older neighborhoods; would give Housing Sec auth to set maximum charges on real estate settlements, limit amts held in escrow accts, require disclosure of previous selling prices, and limit double compensation of attys in settlements; would require builder of home sold with financing insured by FHA to provide 3-yr warranty against substantial deviations from specifications; would forbid FHA ins of properties that did not meet local health and safety requirements; would authorize Community Development Block Grant program, similar to Nixon's proposal for revenue sharing for housing; other provisions detailed)

30/AA,AN,TI/21 (Item 19 from file: 474)
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00188025 NYT Sequence Number: 041768710524

Predictions by bankers of easier mortgage mkt seen possibly hindered by new Fed Fair Credit Reptg Act, which guarantees anyone right to find out what is on file about him in his local credit bur; interpretation of law seen applying to banks since they are extending credit in mortgage field; many lenders have stopped taking applications for mortgages to be insured by FHA or VA)

30/AA,AN,TI/22 (Item 20 from file: 474)
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

00116867 NYT Sequence Number: 042462700415

NYS Assembly votes final legis approval for creation of state mortgage agency; companion measure requires that all new mortgage loans made by banks participating in program be confined to state; opposition to measure noted; supporters defend bill as way of loosening tight mortgage-money mkt that has caused home construction to slow drastically; Sen, 47-7, approves bill to raise interest penalty on delinquencies to 7.5% from 6%; Sen Smith, bill sponsor, says big corps deliberately delay payment because penalty is low; 31-19, approves Sen Gioffre bill to enable professionals to form corps in state to save on Fed taxes; vote follows heated debate; approves bill repealing part of Pub Health Law that allows State Health Comr to requisition animals from private or pub dog pounds for use in scientific tests; Gov Rockefeller, in conjunction with NJ Gov Cahill, offers legis to increase membership and auth of Waterfront Comm; move linked to crime at met airports)

30/AA,AN,TI/23 (Item 1 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

07016371

HUD WILL REVISE A PROPOSED RULE FOR TWO FIRMS

30/AA,AN,TI/24 (Item 2 from file: 475)
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06500550

REALTORS MORTGAGE AID CAN COME AT A PRICE

30/AA,AN,TI/25 (Item 3 from file: 475)
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05268166

HUD IS CLEARED TO RESUME SALES OF 1-FAMILY HOMES

30/AA,AN,TI/26 (Item 4 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

04773837

MORTGAGE-INSURANCE PLAN OF FHA EXTENDED BY HOUSE

30/AA,AN,TI/27 (Item 5 from file: 475)
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04761523

AIDES SAY FHA LIKELY TO CLOSE TEMPORARILY

30/AA,AN,TI/28 (Item 6 from file: 475)
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01114532 NYT Sequence Number: 013762780915

Government National Mortgage Assn Mortgage -Backed Securities Dealers Assn is preparing self-policing program in effort to avoid repetition of two scandals that rocked Government -securities market in '77. Program would create arbitration procedure to settle customer-dealer

disputes, put added responsibilities on member firm's independent public accountants, require disclosure to customers of certain speculative aspects of trading in mortgage-backed securities, require members to ascertain that such securities are suitable for customers and provide system to curb risks to customers (M).)

30/AA,AN,TI/29 (Item 7 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

01044057 NYT Sequence Number: 005645750826
Calif Business and Transportation Agency to issue strict new regulations to curb 'redlining(practice reptdly used by state -chartered savings and loan assns to automatically deny mortgages on properties in 'high-risk' residential areas. New regulations provide for detailed periodic repts on mortgages granted and detailed replies on reasons for rejecting specific mortgage applications (L).)

30/AA,AN,TI/30 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04244157
IFA IN DISPUTE OVER UPFRONT FEES
UK - IFA IN DISPUTE OVER UPFRONT FEES

30/AA,AN,TI/31 (Item 1 from file: 139)
DIALOG(R)File 139:(c) 2004 American Economic Association. All rts. reserv.

046575
TITLE: Mortgage-backed securities: Including REMICs and other investment vehicles

?show files;ds

File 9:Business & Industry(R) Jul/1994-2004/Jun 09
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/Jun 09
(c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Jun 10
(c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/Jun 10
(c) 2004 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2004/Jun 10
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Jun 10
(c) 2004 The Gale Group

*full text NPL
files-1
(no good hits)*

Set	Items	Description
S1	773779	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S2	14283101	COMPILE OR MASTER OR COMPREHENSIVE OR INCLUSIVE OR COMPLETE OR AGGREGAT??? OR AGGRAGAT??? OR COLLECT??? OR COLLOCAT??? OR COLOCAT??? OR COMBINE? ? OR AMASS??? OR ASSEMBL??? OR FULL
S3	5944878	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI- LE? ? OR (DATA OR INFORMATION)() (BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR RDBMS OR DBMS OR OODB OR INDEX
S4	11389589	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CI- VIL()CODE? ?
S5	486202	S2(5N)S3
S6	2099494	S4(5N) (NATIONAL OR FEDERAL OR STATE OR PUBLIC OR CITY OR L- OCAL OR COUNTY OR GOVERNMENT? ? OR CITIES OR TOWN? ? OR JURIS- DICTION? ? OR MUNICIPAL??? OR TERRITORIAL OR PROVINCIAL OR DO- MESTIC OR FOREIGN OR COUNTRY)
S7	679	S5(10N)S6
S8	3	S1(S)S7
S9	2633	S5(S)S6
S10	43	S1(S)S9
S11	17	S10 NOT PY>2000
S12	16	S11 NOT PD=20000315:20040731
S13	14	RD (unique items)

read

13/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01764099 04-15090

More useful websites for assessors

Anonymous

Assessment Journal v5n6 PP: 60-61 Nov/Dec 1998

ISSN: 1073-8568 JRNL CODE: ASJ

WORD COUNT: 782

TEXT: The annotated list that follows is not **comprehensive** by any means. It lists sites that IAAO staff or members have found useful for...

...We appreciate suggestions from our readers for sites to add to our list. Sites on **legislation**, legal issues, **public** utilities and **mortgage** rates were listed in a previous issue (Assessment Journal, July/August 1998, 67).

Primer to...

13/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01149282 97-98676

Sharing secrets

Pfeifer, Michael R

Mortgage Banking v56n3 PP: 67-78 Dec 1995

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 6199

...TEXT: inside information available

For both residential and commercial loan portfolios, servicers are being asked to **collect** and maintain an ever-expanding **list** of information items on individual borrowers, loans and properties. Some of this comes from **federal regulations** such as the Real Estate Settlement Procedures Act (RESPA), the Home **Mortgage** Disclosure Act (HMDA), the Truth-in-Lending Act (...Act (CRA), the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA). Individual **state** regulatory **requirements** and even **local** land-use and other municipal restrictions on land encumbrance, such as rent control ordinances, add...

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DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.
01764099 04-15090
More useful websites for assessors

13/AA,AN,TI/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.
01639041 02-90030
A contract theory approach to business bankruptcy

13/AA,AN,TI/3 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.
01149282 97-98676
Sharing secrets

13/AA,AN,TI/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.
00395892 88-12725
One-Stop Banking Centers U.S. Banker Wholesale-Retail Directory

13/AA,AN,TI/5 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.
05071694 Supplier Number: 47445446
Bank Stocks - Industry Report

13/AA,AN,TI/6 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.
05050506 Supplier Number: 47413728
HSBC Holdings - Company Report

13/AA,AN,TI/7 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.
05050505 Supplier Number: 47413727
Housing & Commercial Bank - Company Report

13/AA,AN,TI/8 (Item 4 from file: 16)
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05050502 Supplier Number: 47413724
CPL Long Term Care REIT - Company Report

13/AA,AN,TI/9 (Item 5 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.
05026088 Supplier Number: 47379590
Fannie Mae/Freddie Mac - Company Report

13/AA,AN,TI/10 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

11582633 SUPPLIER NUMBER: 54895638

A primer on moral-hazard models. (effect of insurance on the uninsured's behavior)

13/AA,AN,TI/11 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08867090 SUPPLIER NUMBER: 18418344
Regulatory reform or retread? The new Community Reinvestment Act regulations. (1996 Annual Survey of Consumer Financial Services Law)

13/AA,AN,TI/12 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07256345 SUPPLIER NUMBER: 15393377
Gonzalez, OCC ask Fed to let banks collect sex, race data. (Henry B. Gonzalez; Office of the Comptroller of the Currency; Federal Reserve Board; data on business borrowers)

13/AA,AN,TI/13 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06518481 SUPPLIER NUMBER: 14233216
Lender forbearance: evidence from mortgage delinquency patterns. (accelerated failure time model used to assess how long residential mortgages are in delinquency prior to foreclosure)

13/AA,AN,TI/14 (Item 5 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948
Second Annual Directory of Human Resources Services, Products and Suppliers, January 1989. (directory)

?show files;ds

File 476:Financial Times Fulltext 1982-2004/Jun 10
(c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Jun 10
(c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Jun 10
(c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jun 10
(c) 2004 The Gale Group
File 624:McGraw-Hill Publications 1985-2004/Jun 09
(c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/Jun 09
(c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Jun 09
(c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

*full text NPL
files-2*

Set	Items	Description
S1	322646	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S2	5219187	COMPILE OR MASTER OR COMPREHENSIVE OR INCLUSIVE OR COMPLETE OR AGGREGAT??? OR AGGRAGAT??? OR COLLECT??? OR COLLOCAT??? OR COLOCAT??? OR COMBINE? ? OR AMASS??? OR ASSEMBL??? OR FULL
S3	1914658	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI- LE? ? OR (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR RDBMS OR DBMS OR OODB OR INDEX
S4	3545833	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CI- VIL()CODE? ?
S5	9510526	NATIONAL OR FEDERAL OR STATE OR PUBLIC OR CITY OR LOCAL OR COUNTY OR GOVERNMENT? ? OR CITIES OR TOWN? ? OR JURISDICTION? ? OR MUNICIPAL??? OR TERRITORIAL OR PROVINCIAL OR DOMESTIC OR FOREIGN OR COUNTRY
S6	7559165	AUTOMAT?? OR COMPUTERI? OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEBWEB OR GLOBAL()(COMPUTER OR COMMUNICATION? ?)()NETWORK OR ONLINE OR ON()LINE OR PROGRAM? ? OR APPLICATION? ? OR APP - OR APPS OR SOFTWARE
S7	126015	S2(5N)S3
S8	906356	S4(5N)S5
S9	261	S7(10N)S8
S10	3	S1(S)S9
S11	3	S6(S)S10
S12	186220	S2(10N)S3
S13	1107256	S4(10N)S5
S14	1785	S12(S)S13
S15	21	S1(S)S14
S16	10	S15 NOT PY>2000
S17	5	S16 NOT PD=20000315:20040731
S18	4	RD (unique items)

read

18/3,K/1 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01464617 Supplier Number: 46965320 (USE FORMAT 7 FOR FULLTEXT)
PMI's pmiAQI(SM) Score First Accepted by All Four Wall Street Rating
Agencies
PR Newswire, p1211SFW050
Dec 11, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 613

... predicts the relative likelihood of loan default over the life of the loan. The system **combines** a risk-based, computerized statistical model with a **database** drawing on the experience of more than 1.5 million loans. The pmiAURA(SM) system also uses a **rules** -based technology to check a loan's conformance with conventional, **government**, or other underwriting guidelines. PMI **Mortgage** Services Co., a wholly-owned subsidiary of PMI **Mortgage** Insurance Co., licenses the pmiAURA(SM) system to loan originators and underwriters.

PMI Mortgage Insurance...

18/3,K/3 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
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0729063 DC005
>

DATE: August 1, 1994 08:48 EDT WORD COUNT: 704

... wide variety of services, including finding a buyer for the seller and matching the buyer with a **mortgage** to complete the sale, represents the future for the real estate industry, and the future is...

... These systems enable the real estate broker to offer information on financing options and move the **mortgage** loan application through its initial processing. CLO systems provide instant affordability analysis, loan comparison and loan tracking...

... directly benefit buyers by providing an option to wrap several steps into one. Revisions to the **federal rule** on one-stop shopping in home buying were released late last month by the U.S...

...s first point of contact. As a result, buyers have long relied on brokers and associates to **compile** a list of **mortgage** options that suits their needs. They want help in determining monthly payments and how much they can afford -- and most of them don't want to wait until they visit a **mortgage** broker to get this information, Elrod explained. "We were very pleased in 1992 when HUD correctly..."

18/AA,AN,TI/1 (Item 1 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

01464617 Supplier Number: 46965320
PMI's pmiAQI(SM) Score First Accepted by All Four Wall Street Rating
Agencies

18/AA,AN,TI/2 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

01680983 Supplier Number: 42683033
Affordable Housing Act Reauthorization Bill Could Be Vehicle for Important
Mortgage Items

18/AA,AN,TI/3 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0729063
>

18/AA,AN,TI/4 (Item 2 from file: 813)
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0562702
EMPLOYEES OF MORE THAN 50 LOCAL CORPS. AND COMMUNITY ORGANIZATIONS RAISE
NEARLY \$400,000 TO HELP HOMELESS IN D.C., NORTHERN VA. AND MD.

?show files;ds

File 267:Finance & Banking Newsletters 2004/Jun 09

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File 268:Banking Info Source 1981-2004/May W4

(c) 2004 ProQuest Info&Learning

File 625:American Banker Publications 1981-2004/Jun 10

(c) 2004 American Banker

File 626:Bond Buyer Full Text 1981-2004/Jun 10

(c) 2004 Bond Buyer

File 13:BAMP 2004/May W3

(c) 2004 The Gale Group

File 75:TGG Management Contents(R) 86-2004/May W5

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*full text NPL
files -3*

Set	Items	Description
S1	157194	MORTGAGE OR MORGAGE OR (HOME OR HOUSE)()LOAN
S2	399737	COMPILE OR MASTER OR COMPREHENSIVE OR INCLUSIVE OR COMPLETE OR AGGREGAT??? OR AGGRAGAT??? OR COLLECT??? OR COLLOCAT??? OR COLOCAT??? OR COMBINE? ? OR AMASS??? OR ASSEMBL??? OR FULL
S3	237327	LIST OR DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFI- LE? ? OR (DATA OR INFORMATION)() (BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR FILES OR RDBMS OR DBMS OR OODB OR INDEX
S4	476680	RULE? ? OR PROCEDURE? ? OR REGULATIONS OR REGS OR LAW? ? OR COMPLIANCE OR COMPLY? OR LEGAL()RESTRAINT? ? OR REQUIREMENT? ? OR MANDATORY OR ORDINANCE OR STATUT??? OR LEGISLATION OR CI- VIL()CODE? ?
S5	1000282	NATIONAL OR FEDERAL OR STATE OR PUBLIC OR CITY OR LOCAL OR COUNTY OR GOVERNMENT? ? OR CITIES OR TOWN? ? OR JURISDICTION? ? OR MUNICIPAL??? OR TERRITORIAL OR PROVINCIAL OR DOMESTIC OR FOREIGN OR COUNTRY
S6	568415	AUTOMAT?? OR COMPUTERI? OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEBWEB OR GLOBAL() (COMPUTER OR COMMUNICATION? ?) ()NETWORK OR ONLINE OR ON()LINE OR PROGRAM? ? OR APPLICATION? ? OR APP - OR APPS OR SOFTWARE
S7	11425	S2(5N)S3
S8	129190	S4(5N)S5
S9	58	S7(10N)S8
S10	1	S1(S)S9
S11	0	S6(S)S10
S12	1381	S3(10N)S8
S13	58	S1(S)S12
S14	27	S6 AND S13
S15	22979	S1(10N)S6
S16	0	S9(S)S15
S17	0	S9 AND S15
S18	398	S8(S)S15
S19	5	S12(S)S15
S20	27	S14 OR S19
S21	12	S20 NOT PY>2000
S22	10	S21 NOT PD=20000315:20040731
S23	8	RD (unique items)

read

23/3,K/2 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00035416

Fitch Expands CMBS Surveillance Data

Mortgage-Backed Securities Letter

November 3, 1997 VOL: 12 ISSUE: 44 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH

WORD COUNT: 256

RECORD TYPE: FULLTEXT

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TEXT:

Fitch Investors Service has expanded its reporting of commercial **mortgage**-backed securities to now include all **public** and **Rule 144A** transactions that Fitch rates.

The **database** includes tranches that are below investment grade, and features historical and performance data on those....

...into Fitch's move earlier this year to make available more deal information through its **Internet** site, Donna Daley, a Fitch CMBS analyst, said the move is more about broadening the...

...and liquidation statistics.

Information, which will be updated regularly, can be obtained through Fitch's **Web** page (www.fitchinv.com). - J.S.

23/3,K/3 (Item 1 from file: 268)
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00369342 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FIRREA: 'Tough medicine'

Seidman, Ellen

America's Community Banker, v8, n8, p28-30, Aug 1999 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01170

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... not matched with increases in supervisory authority; new entrants; hot money; changes in the tax **laws**; political pressures at both the **federal** and state levels-the **list** goes on and on. But an overarching problem throughout the 1980s was the undercapitalized status...

...that engage in activities not permissible for bank holding companies. It also revamped the Federal **Home Loan** Bank System by opening up membership to commercial banks that met the eligibility criteria and by creating a new affordable housing **program**. While FIRREA was unquestionably a critical piece of banking legislation, it was admittedly far less...

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00279856 (USE FORMAT 7 OR 9 FOR FULLTEXT)

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Cocheo, Steve

ABA Banking Journal, v88, n1, p48-50, Jan 1996 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01178

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...ABSTRACT: in the name of MERS. After that, subsequent changes would be recorded in the MERS **database** electronically, with e-mail providing ancillary notification **requirements**. Even members of the **public** would be players in the new system. Backers estimate that the proposed system will save the **mortgage** industry \$80 million annually. The MERS system, which planners hope to have up and running in early 1997, will operate under the auspices of a new corporation called **Mortgage Electronic Registration Systems Inc.** and will be available for all types of residential mortgages, including...

... in the name of MERS. After that, subsequent changes would be recorded in the MERS **database** electronically, with E-mail providing ancillary notification **requirements**. Even members of the **public** would be players in the new system. Backers estimate that the proposed system will save the **mortgage** industry \$80 million annually.

The MERS system, which planners hope to have up and running...

DESCRIPTORS: **Computerized** loan originations...

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00275344 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Electronic data interchange: Education is needed

Anonymous

ABA Banking Journal, v87, n11, p62, Nov 1995 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00313

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: on the origination side of the business is expected to be for credit reporting, loan **applications**, and appraisals.

TEXT:

...on the origination side of the business is expected to be for credit reporting, loan **applications**, and appraisals--more than half of the business will be using the sets by 1998.

... given that one standard--for investor reporting--is mandatory by September 1996 under Federal National **Mortgage** Association and **Federal Home Loan Mortgage Corp.** rules.

Further, of nine **data sets** still under development, five are projected to be used by more than half the respondents...

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04556807
STUDY UP FOR FAIR LENDING EXAMS

23/AA,AN,TI/2 (Item 2 from file: 267)
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00035416
Fitch Expands CMBS Surveillance Data

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FIRREA: 'Tough medicine'

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0123839
It's Time for Federal Foreclosure Legislation

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Stable URL:
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Abstract: Much has been written in recent years about the changes in corporate strategies and industry structures associated with electronic coordination of market activities. This paper considers the advent of electronic market coordination in the home mortgage industry, focusing on Computerized Loan Origination (CLO) systems. Case studies of five CLOs (First Boston's Shelternet, PRC's LoanExpress, American Financial Network's Rennie Mae, Prudential's CLOS, and Citicorp's Mortgage Power Plus) reveal a range of system functionalities. Predictions from the Electronic Markets Hypothesis (EMH) are tested against the empirical results of the five case studies. As suggested by the EMH, financial intermediaries have been threatened by the introduction of CLOS, and in some cases opposition has been mounted against the systems. On the other hand, despite the availability of the technology and mortgages' seemingly favorable characteristics as an electronically mediated market product, the industry has not been fundamentally changed by the introduction of these systems, despite more than a decade of experience with them. Of the two case studies that could be characterized as electronic markets, neither continues to exist in that form today. And the system with the largest dollar volume of mortgages of the five is best characterized as an electronic hierarchy. These results suggest that either the full results predicted by the EMH require a longer gestation period or that the underlying hypothesis will require augmentation in order to fully explain the results in the home mortgage market.
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Eric Rosenberg; Alan Gleit
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- Abstract: Many static and dynamic models have been used to assist decision making in the area of consumer and commercial credit. The decisions of interest include whether to extend credit, how much credit to extend, when collections on delinquent accounts should be initiated, and what action should be taken. We survey the use of discriminant analysis, decision trees, and expert systems for static decisions, and dynamic programming, linear programming, and Markov chains for dynamic decision models. Since these models do not operate in a vacuum, we discuss some important aspects of credit management in practice, e.g., legal considerations, sources of data, and statistical validation of the methodology. We provide our perspective on the state-of-the-art in theory and in practice.

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 Harold Black; Robert H. Dugger
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 Max B. E. Clarkson
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